

Certificate Number: 00301-PAM-DE-033350554

Bankruptcy Case Number: 19-03070



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 5, 2019, at 3:38 o'clock AM EDT, JOSE RIVERA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 5, 2019 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor